

Remarks

Claims 22-24 are withdrawn from consideration. Claims 13-14 are cancelled.

Applicant appreciates the courtesy of the Examiner in agreeing to a telephonic interview with Applicant and Applicant's attorney on February 7, 2005. An agenda for the telephonic interview was prepared and forwarded to the Examiner. A copy of the agenda is attached hereto.

Claims 1 and 16.

During the interview, it is believed that the Examiner agreed that Houvenier teaches scanning a receipt and using data input by an operator into a POS (point of sale device such as a cash register) for storing and electronic retrieval of the electronic image of the receipt. It is also believed that the Examiner agreed that Houvenier does not teach electronically recognizing machine readable data on the ticket and then using the machine recognized data, instead of the data from the POS, for storing and electronic retrieval of the electronic image of the receipt. This is a subtle but very clear (and important) distinction.

Claims 7 and 12.

During the interview, Applicant also discussed existing technology which permits a purchaser to log onto a website and view transaction data related to a purchaser's credit card transactions. It is believed that the Examiner agreed that the prior art does not show Applicant's invention as described in claims 7 and 12, whereby the purchaser can go to a website and view a copy of the purchaser-endorsed transaction receipt.

Summary

As noted in the interview, the ability for merchants to process credit card receipts in the manner taught by Applicant and/or for credit card purchasers to view receipts online as per Applicant's invention could save a significant portion of the billions of dollars involved in credit card chargeback inquiry processing that is presently now lost due to inefficiencies.

Applicant respectfully submits that the application now stands in condition for allowance.

Respectfully submitted,

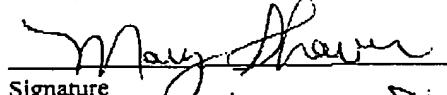


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CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office, Fax No. 703-872-9306, on the 1st day of March, 2005.

  
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